

United States Bankruptcy Court
Southern District of Mississippi

In re:
Felicia Renee Hamilton
Debtor

Case No. 20-00835-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 08, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db	+ Felicia Renee Hamilton, 720 Pine Avenue, Prairie View, TX 77445-8426
4859287	+ American Phycsian Hold, PO Box 3910, Tupelo, MS 38803-3910
4859288	+ Bluebonnet Dental, 101 Hwy 61 South, Jackson, MS 39210-0001
4859292	+ Cash Stash, 1810 Terry Rd, Jackson, MS 39204-5007
4859300	+ Franklin Check Service, P.O. Box 554, Meadville, MS 39653-0554
4859305	+ Houst Finc, 405 Main, Houston, TX 77002-1837
4888785	+ JASWYN RODGERS, P.O. BOX 681251, HOUSTON, TX 77268-1251
4859307	+ Merit Health Natchez, P.O. Box 1280, Oaks, PA 19456-1280
4859308	+ Municipal Service Bure, P.O. Box 16755, Austin, TX 78761-6755
4864907	Natchez Community Hospital, LLC, c/o David L. Mendelson, Esq., MENDELSON LAW FIRM, PO BOX 17235, Memphis, TN 38187-0235
4859309	+ Natchez Pediatric Clin, 136 Jefferson Davis Bd, Suite A, Natchez, MS 39120-5104
4859313	+ Smile Brands Finance, P.O. Box 84150, Dallas, TX 75284-0001
4872993	The Piney Woods School, 5096 Hwy 49S, Box 57, Piney Woods, MS 39148
4859316	The Piney Woods School, 5096 US 49 S, Piney Woods, MS 39148

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 08 2025 23:45:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4859286	+ Email/Text: bankruptcynotices@aarons.com	Apr 08 2025 19:48:00	Aarons, 939 Hwy 35, Forest, MS 39074-4017
4868035	+ Email/Text: FSBank@franklinservice.com	Apr 08 2025 19:48:00	American Physician Holding Natchez, c/o Franklin Collection Service, PO Box 3910, Tupelo, MS 38803-3910
4884548	Email/PDF: resurgentbknofications@resurgent.com	Apr 08 2025 19:50:32	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4859289	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 08 2025 19:48:00	Bridgecrest Credit Company LLC, Po Box 29018, Phoenix, AZ 85038-9018
4866983	+ EDI: COMCASTCBLCENT	Apr 08 2025 23:45:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
4859290	+ EDI: CAPITALONE.COM	Apr 08 2025 23:45:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4859291	+ EDI: CAPONEAUTO.COM	Apr 08 2025 23:45:00	Capital One Auto Fianc, P.O. Box 259407, Plano, TX 75025-9407
4946296	+ EDI: AISACG.COM	Apr 08 2025 23:45:00	Capital One Auto Finance, a division of, Capital One, N.A. c/o, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901

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4864128	+ EDI: AISACG.COM	Apr 08 2025 23:45:00	Capital One Auto Finance, a division of Capital One, N.A., AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City OK 73118-7901
4881038	+ EDI: AIS.COM	Apr 08 2025 23:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4859293	+ EDI: COMCASTCBLCENT	Apr 08 2025 23:45:00	Comcast, 220 Lakeridge Drive SE, Smyrna, GA 30082-5244
4859294	EDI: WFNNB.COM	Apr 08 2025 23:45:00	Comenity Bank, P.O. Box 183044, Columbus, OH 43218-3044
4859295	EDI: WFNNB.COM	Apr 08 2025 23:45:00	Comenity Bank, HSN, P.O. Box 659707, San Antonio, TX 78265-9707
4897312	EDI: JEFFERSONCAP	Apr 08 2025 23:45:00	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
4882664	EDI: JEFFERSONCAP	Apr 08 2025 23:45:00	Conn Appliances, Inc. d/b/a Conns HomePlus as, servicer-in-fact and attorney-in-fact fo, Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
4859296	+ EDI: JEFFERSONCAP.COM	Apr 08 2025 23:45:00	Conn's, P.O. Box 815867, Dallas, TX 75381-5867
4859297	+ EDI: CCS.COM	Apr 08 2025 23:45:00	Credit Collection Serv, 2 Wells Ave, Newton Center, MA 02459-3225
4859298	^ MEBN	Apr 08 2025 19:44:26	Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401
4859299	+ EDI: BLUESTEM	Apr 08 2025 23:45:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4892512	+ Email/Text: bankruptcy@towerloan.com	Apr 08 2025 19:48:00	First Tower Loan, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4859301	+ Email/Text: FSBank@franklinservice.com	Apr 08 2025 19:48:00	Franklin Collection Se, 2978 W Jackson St, Tupelo, MS 38801-6731
4859304	Email/Text: Check.bksupport@pavilionpay.com	Apr 08 2025 19:48:00	Global Payments, Po Box 59371, Chicago, IL 60659
4859302	Email/Text: bankruptcy@gi.md	Apr 08 2025 19:48:00	Gastrointestinal Assoc, P.O. Box 22668, Jackson, MS 39225-2668
4859303	+ EDI: CCS.COM	Apr 08 2025 23:45:00	Geico, P.O. Box 55126, Boston, MA 02205-5126
4884469	EDI: JEFFERSONCAP.COM	Apr 08 2025 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4859306	EDI: JEFFERSONCAP.COM	Apr 08 2025 23:45:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
4886461	+ Email/Text: pasi_bankruptcy@chs.net	Apr 08 2025 19:48:00	Merit Health Natchez, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
4859310	+ Email/Text: bankruptcy@ncaks.com	Apr 08 2025 19:48:00	National Credit Adjust, P.O. Box 3023, Hutchinson, KS 67504-3023
4859311	+ EDI: MAXMSAIDV	Apr 08 2025 23:45:00	Naviat, Po Box 9635, Wilkes Barre, PA 18773-9635
4889719	EDI: Q3G.COM	Apr 08 2025 23:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4859312	+ Email/Text: BankruptcyMail@questdiagnostics.com	Apr 08 2025 19:48:00	Quest Diagnostics, PO Box 740781, Cincinnati, OH 45274-0781
4859314	+ Email/Text: Tracey@sra-inc.net	Apr 08 2025 19:48:00	Smith Rouchon & Assoc., 1456 Ellis Avenue, Jackson, MS 39204-2204
4859318	Email/Text: bankruptcy@towerloan.com		

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		Apr 08 2025 19:48:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
4859317	Email/Text: bankruptcy@towerloan.com		
		Apr 08 2025 19:48:00	Tower Loan, Pob 320001, Flowood, MS 39232
4859319	Email/Text: CollectionsCompliance@firstdata.com		
		Apr 08 2025 19:48:00	TRS Recovery Services, PO Box 60022, City of Indus, CA 91716-0022
4861342	+ Email/Text: txulec09@vistraenergy.com		
		Apr 08 2025 19:48:00	TXU ENERGY RETAIL COMPANY LLC, C/O BANKRUPTCY DEPARTMENT, PO BOX 650393, DALLAS TX 75265-0393
4859315	+ Email/Text: txulec09@vistraenergy.com		
		Apr 08 2025 19:48:00	Texas Energy, 6555 Sierra Dr, Irving, TX 75039-2479
4859320	Email/Text: bk@veritasrental.com		
		Apr 08 2025 19:48:00	Veritas Instrument Ren, 12475 44th St N, Clearwater, FL 33762

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
4888260	*+	Comcast***, 220 Lakeridge Drive SE, Smyrna, GA 30082-5244

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Felicia Renee Hamilton trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Tracy A. Walley	on behalf of Trustee David Rawlings twalley99598@gmail.com twalleylaw@gmail.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Felicia Renee Hamilton**Social Security number or ITIN **xxx-xx-6902**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **20-00835-KMS****Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Felicia Renee Hamilton**Dated: 4/8/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.